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Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under:	
	Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yo	ourself	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Lovie	
Write the name tha	First name t is on	First name
your government-i picture identificatio	Middleneme	Middle name
example, your drive	er's Chapman	
license or passport	Last name	Last name
Bring your picture identification to you meeting with the to		Suffix (Sr., Jr., II, III)
2. All other name	SVOII	
have used in th		First name
8 years		
Include your marrie	Middle name ed or	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
	Last Harrie	Last Harrie
3. Only the last 4 of your Social	digits XXX - XX- 7093	xxx - xx-
Security numb		OR
Taxpayer Identification n	0 vv - vv-	9 xx - xx-
(ITIN)		

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D	ebtor 1 Lovie First Name	Chapman Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		7901 S. Sacramento, APT 2S Number Street	Number Street
		Chicago Illinois 60652	
		City State Zip Code	City State Zip Code
		County	County
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor	1 Lovie		Chapman		Case number (if knd	own)	
	First Name	Middle Name	Last Name				
Part 2:	Tell the Court Abo	out Your Bankruptcy Ca	ase				
Bai	e chapter of the nkruptcy Code you e choosing to file der		description of each, see MD)). Also, go to the top of p			C. § 342(b) for Individuals Filing for opriate box.	
8. Ho fee	w you will pay the	more details about cashier's check, or may pay with a cred Individuals to Pay I request that my findge may, but is not the official poverty you choose this op	how you may pay. Typic money order If your at dit card or check with a pee in installments. If yo Your Filing Fee in Install tee be waived (You may ot required to, waive you line that applies to your	cally, if you torney is ore-printed unchoose of the comments (Control of the comments) of the comments of the	ou are paying the submitting you ed address. ethis option, sign official Form 103 this option only ad may do so onlize and you are used.	the clerk's office in your local court in efee yourself, you may pay with caster payment on your behalf, your attorogn and attach the <i>Application for</i> BA). If you are filing for Chapter 7. By lately if your income is less than 150% of unable to pay the fee in installments, the Chapter 7 Filing Fee Waived (Office).	sh, rney aw, a of). If
baı	ve you filed for nkruptcy within the t 8 years?	Ves. District District District		When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number	
cas bei spo filir you par	e any bankruptcy ses pending or ng filed by a buse who is not ng this case with u, or by a business rtner, or by an filiate?	✓ No. Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known	
	you rent your sidence?	✓ No. Go to Yes. Fill ou	line 12.			o you want to stay in your residence? st You (Form 101A) and file it with	

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Chapman Debtor 1 Lovie __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Lovie Chapman Case number (if known)
First Name Middle Name Last Name

Pa	rt 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling			
		About Debtor 1:		Ab	out Debtor 2 (Sp	oouse Only in a Joint Case):
15.	Tell the court	You must check one:		Yo	u must check one:	
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, and I received a npletion.		counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, and I received a mpletion.
	The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			the certificate and the payment plan, eveloped with the agency.
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, but I do not have a inpletion.		counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			ter you file this bankruptcy petition, copy of the certificate and payment
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services d agency, but was unable to vices during the 7 days after I t, and exigent circumstances emporary waiver of the		from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the
	creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and imstances required you to file this		requirement, attace efforts you made unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.		receive a briefing must file a certification with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.
			he 30-day deadline is granted only mited to a maximum of 15 days.			the 30-day deadline is granted only mited to a maximum of 15 days.
		I am not required counseling beca	d to receive a briefing about credit use of:		I am not require counseling beca	d to receive a briefing about credit ause of:
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.		about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.

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Debtor 1 Lovie Chapman Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded ✓ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Lovie Chapman Signature of Debtor 1 Signature of Debtor 2 Executed on _ 12/12/2016 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Lovie		Chapman	Case number (if)	known)
First Name	Middle Name	Last Name	<u> </u>	
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the ir	nformation in the sched	ules filed with the petition is incorrect.
attorney, you do not	•	, ,		•
need to file this page.	/s/ Alex Nohr		Date	12/12/2016
	Signature of Attorney	for Debtor		M / DD / YYYY
	,			
	Alex Nohr			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122543168	Email address	ANohr@SemradLaw.com
	Bar number		State	

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Lovie		Chapman
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
Case number (If known)			(State)

П	Check if this is an
	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,975.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,975.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$5,453.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$37,563.85
Your total liabilities	\$43,016.85
Part 3: Summarize Your Income and Expenses	
Canimarizo Foar mosmo ana Exponeco	
4. Schedule I: Your Income (Official Form 106I)	\$2,152.64
Copy your combined monthly income from line 12 of Schedule I	
5. Schedule J: Your Expenses (Official Form 106J)	\$2,160.00

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Chapman Debtor 1 Lovie _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$788.64 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$18,068.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$18,068.00

9g. Total. Add lines 9a through 9f.

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Fill in this	informat	ion to identify your ca	ase:					
					Chanman			
Debtor 1	_	ovie rst Name	Middle N	lame	Chapman Last Name			
Debtor 2	<u> </u>							
(Spouse, if fil	ling) Fii	rst Name	Middle N	lame	Last Name			
United Sta	ates Bank	ruptcy Court for the:	Northern		District of Illinois (State)			
Case num (If known)	ber							
	. –	400A/D						Check if this is an
		m 106A/B						amended filing
Sched	dule	A/B: Prope	rty					12/1
category v responsibl write your	where yo le for sup name a	u think it fits best. E oplying correct inform nd case number (if k	Be as complete a mation. If more s nown). Answer e	nd ac pace very c		are filing to s form. On	ogether, both a the top of any	are equally
Part 1:	Describ	e Each Residenc	e, Building, Lai	nd, o	Other Real Estate You Own or Hav	e an Inter	est In	
			uitable interest i	in any	residence, building, land, or similar prop	erty?		
✓	No. Go	to Part 2						
	Yes. Wh	ere is the property?						
					t is the property? Check all that apply.			claims or exemptions. Put ired claims on <i>Schedule D:</i>
1.1	Street ac	ddress, if available, or o	other description		Single-family home			aims Secured by Property.
				ш	Duplex or multi-unit building Condominium or cooperative		t value of the	Current value of the
			_		Manufactured or mobile home	entire ¡	property?	portion you own?
				Ħ	_and			
	Number	Street			nvestment property			of your ownership simple, tenancy by
	City	State	Zip Code		Timeshare Other			e estate), if known.
	Only	Otato	2.p 0000	Who	has an interest in the property? Check		eck if this is co	ommunity property
				one.			e mstructions,	
				Ш	Debtor 1 only	_		
				ш	Debtor 2 only			
				ш	Debtor 1 and Debtor 2 only At least one of the debtors and another			
				ш		aa.	an lean!	
					er information you wish to add about this perty identification number <u>:</u>	item, such	as iocai	
If you	own or h	ave more than one, lis	st here:					
					t is the property? Check all that apply.			claims or exemptions. Put ired claims on <i>Schedule D:</i>
1.2	Street ac	ddress, if available, or o	other description		Single-family home Duplex or multi-unit building			aims Secured by Property.
					Condominium or cooperative		t value of the	Current value of the
				ш	Manufactured or mobile home	entire ¡	property?	portion you own?
				Ħ	_and			
	Number	Street			nvestment property			of your ownership simple, tenancy by
	City	State	Zip Code		Timeshare Other			e estate), if known.
	,		-,р	Ш		Ch	eck if this is co	ommunity property
					has an interest in the property? Check		e instructions)	
				one.	Debtor 1 only	Ш		
					Debtor 1 only			
					Debtor 1 and Debtor 2 only			
					At least one of the debtors and another			
					er information you wish to add about this	item, such	as local	
				prop	erty identification number:			

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1.3 <u>Street</u>	First Name eet address, if available, or ot	Middle Name	Last Name What is the property? Check all that apply.	Do not deduct secured	
	eet address, if available, or ot		What is the property? Check all that apply.	Do not deduct secured	
		her description	Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nu City	mber Street y State	Zip Code	Land Investment property Timeshare Other	Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
		[[[Who has an interest in the property? Che Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about	eck one. (see instructions)	mmunity property
	I the dollar value of the po ave attached for Part 1. Wi	rtion you own for a	property identification number: all of your entries from Part 1, including ere. ▶	any entries for pages	
Oo you o ou own	that someone else drives. If yans, trucks, tractors, sport uto	equitable interestyou lease a vehicle,	t in any vehicles, whether they are regist also report it on Schedule G: Executory Cor cycles	-	
3.1	Make Model: Year:	Chevrolet Equinox 2006	Who has an interest in the property? one. Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2006 Chevrolet Equinox	127260	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ano Check if this is community prope		Current value of the portion you own? \$2130.00
0.0	Make		instructions) Who has an interest in the property? one.	Check Do not deduct secured the amount of any secu	claims or exemptions. Put ured claims on Schedule D:
3.2	Model: Year: Approximate mileage:		Debtor 1 only	Creditors virio have Cit	aims Secured by Property.

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	Lovie		er (if known)	
	First Name Middle Name	e Last Name		
3.3	Make Model: Year:	Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on <i>Schedul</i> e
	Approximate mileage:	Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
	Other information:	Debtor 1 and Debtor 2 only		
		At least one of the debtors and another		
		Check if this is community property (see instructions)		
3.4	Make Model:	Who has an interest in the property? Check one.	Do not deduct secured the amount of any secu	•
	Year:	Debtor 1 only	Creditors Who Have Cla	
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors and another		
		Check if this is community property (see instructions)		
✓	No Yes	ercraft, fishing vessels, snowmobiles, motorcycle accesso	iles	
	No Yes	Who has an interest in the property? Check one.	Do not deduct secured	
✓	No Yes Make	Who has an interest in the property? Check		ıred claims on <i>Schedul</i>
✓	No Yes Make Model:	Who has an interest in the property? Check one.	Do not deduct secured the amount of any secu	red claims on <i>Schedur</i> ims Secured by Proper
✓	No Yes Make Model: Year:	Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on <i>Schedur</i> ims Secured by Proper
✓	No Yes Make Model: Year: Approximate mileage:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedur nims Secured by Proper Current value of the
✓	No Yes Make Model: Year: Approximate mileage:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedur nims Secured by Proper Current value of the
4.1	No Yes Make Model: Year: Approximate mileage:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured	red claims on Schedulaims Secured by Proper Current value of the portion you own? claims or exemptions.
4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	claims or Scheduling Secured by Proper Current value of the portion you own? claims or exemptions.
4.1	Make Model: Year: Approximate mileage: Other information: Make Model: Year:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured	claims on Schedul ims Secured by Proper Current value of the portion you own? claims or exemptions.
4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedulinims Secured by Proper Current value of the portion you own? claims or exemptions. Ired claims on Schedulinims Secured by Proper Current value of the
4.1	Make Model: Year: Approximate mileage: Other information: Make Model: Year:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classifications Classification Classification Control Classification Control Classification Clas	claims on Schedul ims Secured by Proper Current value of the portion you own? claims or exemptions. ured claims on Schedul aims Secured by Proper
4.1	Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or exemptions. claims or exemptions. claims or exemptions. claims or Schedul claims or Schedul claims or Schedul claims Secured by Proper Current value of the
4.1	Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedulinims Secured by Proper Current value of the portion you own? claims or exemptions. Ired claims on Schedulinims Secured by Proper Current value of the
4.1	Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage: Other information:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the entire property?	claims or exemptions. claims or exemptions. claims or exemptions. claims or Schedul claims or Schedul claims or Schedul claims Secured by Proper Current value of the

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Debtor 1 Lovie Chapman Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Household Goods \$350.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music No Yes. Describe... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Used Clothing \$225.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc. Jewelry \$50.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$625.00 for Part 3. Write that number here

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Chapman

Debtor 1 Lovie Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$20.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$0.00 17.1. Checking account: US Bank 17.2. Checking account: 17.3. Savings account: US Bank \$0.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb ⁻	tor 1 Lovie	NA'-d-U- NI	Chapman	Case number (if known)	
	First Name	Middle Name	Last Name		
20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.					
	✓ No	, ,		gg	
	Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension Examples: Interests in IF		, thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No				
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			<u> </u>
		Pension plan:			
		IRA:			<u> </u>
		Retirement account:			
		Keogh:			·
		Additional account:			
		Additional account:			,
22.	Examples: Agreements v	prepayments I deposits you have made so that with landlords, prepaid rent, publi			
	✓ No		monadon namo.		
	Yes	Electric:			_
		Gas:			_
		Heating oil:			_
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			·
		Rented furniture:			·
		Other:			·
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	r a number of years)	•
	✓ No				
	Yes	Issuer name and description:			

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Debt	tor 1 Lovie First Name	Middle	Name Last Name	Case number (if known)	
24.	Interests in a	n education IRA, in an acc	count in a qualified ABLE program, or	under a qualified state tuition program.	
		530(b)(1), 529A(b), and 529	(b)(1).		
	✓ No Yes	Institution name and descrip	ption. Separately file the records of any in	terests.11 U.S.C. § 521(c):	
					· · · · · · · · · · · · · · · · · · ·
25.		able or future interests in p or your benefit	property (other than anything listed in	line 1), and rights or powers	
	✓ No Yes. Desc	ribe			
26.			secrets, and other intellectual properes, proceeds from royalties and licensing		
	No No	smot domain mamos, wobolic	o, proceeds non-regained and necroming	agroomonio	
	Yes. Desc	ribe			
27.	Licenses fra	nchises, and other general	l intangibles		
27.		-	ses, cooperative association holdings, liq	uor licenses, professional licenses	
	✓ No Yes. Desc	rihe			
Moi	ney or proper	rty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or proper				portion you own? Do not deduct secured
	Tax refunds on	wed to you	Anticipated 2016 Tay Refund	Federal	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds on No Yes. Give s about	wed to you specific information It them, including whether	Anticipated 2016 Tax Refund	Federal: State:	portion you own? Do not deduct secured claims or exemptions. \$200.00
	Tax refunds on No Yes. Give s about your	wed to you specific information	Anticipated 2016 Tax Refund	Federal: State: Local:	portion you own? Do not deduct secured claims or exemptions. \$200.00
	Tax refunds on No Yes. Give s about you a and t	wed to you specific information It them, including whether already filed the returns Ithe tax years		State: Local:	portion you own? Do not deduct secured claims or exemptions. \$200.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t	wed to you specific information It them, including whether already filed the returns Ithe tax years		State:	portion you own? Do not deduct secured claims or exemptions. \$200.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	wed to you specific information It them, including whether already filed the returns Ithe tax years		State: Local:	portion you own? Do not deduct secured claims or exemptions. \$200.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	wed to you specific information It them, including whether already filed the returns Ithe tax years		State: Local: nce, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$200.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	wed to you specific information It them, including whether already filed the returns Ithe tax years		State: Local: nce, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$200.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	wed to you specific information It them, including whether already filed the returns Ithe tax years		State: Local: nce, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$200.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past ✓ No Yes. Give s	wed to you specific information It them, including whether already filed the returns the tax years t t due or lump sum alimony, s specific information		State: Local: nce, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$200.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00
29.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	specific information It them, including whether already filed the returns the tax years t t due or lump sum alimony, s specific information		State: Local: nce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$200.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past ✓ No Yes. Give s Other amount Examples: Unp Soc	specific information It them, including whether already filed the returns the tax years It It due or lump sum alimony, s specific information	spousal support, child support, maintena	State: Local: nce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$200.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past ✓ No Yes. Give s Other amount Examples: Unp Soc	specific information It them, including whether already filed the returns the tax years It It due or lump sum alimony, s specific information	spousal support, child support, maintena	State: Local: nce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$200.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Lovie		Chapman	Case number (if known)	
	First Name	Middle Name	e Last Name		
31.	Interests in insurance po Examples: Health, disabilit		alth savings account (HSA); credit, h	omeowner's, or renter's insurance	
	No Yes. Name the insural of each policy and list		Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property If you are the beneficiary of property because someon No	of a living trust, expect	someone who has died proceeds from a life insurance policy	, or are currently entitled to receive	
	Yes. Describe				
33.			you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
34.	Other contingent and u	 nliquidated claims o	f every nature, including counterc	laims of the debtor and rights	
	to set off claims No Yes. Describe				
35.	Any financial assets you	did not already list			
	Ves. Describe				
36.		-	m Part 4, including any entries fo		\$220.00
Part	5: Describe Any Bus	iness-Related Pro	operty You Own or Have an Ir	nterest In. List any real estate in Part	: 1.
37.	Do you own or have any	legal or equitable in	nterest in any business-related pro	pperty?	
	No. Go to Part 6. Yes. Go to line 38.			p C	Current value of the sortion you own? On not deduct secured claims or exemptions
38.	Accounts receivable or	commissions you alı	ready earned		
	✓ No Yes. Describe				
39.	Office equipment, furnis Examples: Business-relate		e, modems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, elect	ronic devices
	✓ No Yes. Describe				

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Debt	tor 1 Lovie	Chapman	Case number (if known)	
40	First Name Middle Nam Machinery, fixtures, equipment, supplies yo		eada.	
40.		u use in business, and tools of your tr	aue	
	✓ No ✓ Yes. Describe			
	Tes. Describe			
41.	Inventory			
	✓ No			
	Yes. Describe			
42.	Interests in partnerships or joint ventures			
	✓ No			
	Yes. Give specific	Name of entity:	% of ownership:	
	information about			_
	them			
				_
43. C	Customer lists, mailing lists, or other compile	ations	· -	
	▼ No			
	Yes. Do your lists include personally identif	iable information (as defined in 11 U.S.C	. § 101(41A))?	
	No N			
	Yes. Describe			
44.	Any business-related property you did not a	lready list		
	✓ No			
	Yes. Give specific			
	information			
				<u> </u>
				<u> </u>
				
45 A	dd the dollar value of all of your entries from	Part 5 including any entries for page	es vou have attached	
	art 5. Write that number here			
	6: Describe Any Farm- and Commerc	rial Fishing-Related Property Vol	u Own or Have an Interest In	
Part	If you own or have an interest in farmland, list i		d Own of Flave all little lest III.	
46.	Do you own or have any legal or equitable i	nterest in any farm- or commercial fis	shing-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own? Do not deduct secured claims
				or exemptions
47.	Farm animals			
	Examples: Livestock, poultry, farm-raised fish			
	✓ No			I
	Yes. Describe			

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Debt	tor 1 Lovie First Name		hapman C	ase number (if known)	
48.	Crops-either growing				
	✓ No Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	s, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing suppl	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
	L				
51.		rcial fishing-related property you did n	ot already list		
	✓ No Yes. Describe				
		I of your entries from Part 6, including		have attached	
for Pa ▶	art 6. Write that number	here			
Part		perty You Own or Have an Interest perty of any kind you did not already lis		List Above	
55.		s, country club membership	st :		
	✓ No				
	Yes. Give specific information				
	imonnation				
54. A	dd the dollar value of al	I of your entries from Part 7. Write tha	t number here		<u> </u>
Part	8: List the Totals of	Each Part of this Form			
55. F		, line 2			
56. r	oart 2 total vehicles, lin	e 5	* 0100.00		
-		d household items, line 15	\$2130.00 \$625.00		
58. P	art 4: Total financial as	sets, line 36	\$220.00		
59. F	Part 5: Total business-re	elated property, line 45	422000		
60. F	Part 6: Total farm- and f	ishing-related property, line 52			
61. F	Part 7: Total other prop	erty not listed, line 54			
62.1	Total personal property.	Add lines 56 through 61	\$2975.00	Copy personal property total	+ \$2975.00
					\$2975.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			Ψ2373.00

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Lovie		Chapman
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			
(II KIIOWII)			
Official	Form 106C		
Schedul	e C: The Prop	erty You Clain	n as Exempt

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Part 1: Identify the Property You Claim as Exempt						
1.	1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.						
	You are claiming state and federal r	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)					
	You are claiming federal exemption:	s. 11 U.S.C. § 522(b)(2)				
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.				
	Brief description of the property and line on Schedule A/B that lists this	Current value of the portion you	Amount of the exemption you claim	Specific laws that allow exemption			
	property	own	Check only one box for each exemption.				
		Copy the value from Schedule A/B					
	Brief			735 ILCS 5/12-1001(b)			
	description:	\$0.00	✓				
	US Bank		100% of fair market value, up to any	-			
	Line from Schedule A/B: 17		applicable statutory limit				
	Brief			735 ILCS 5/12-1001(b)			
	description:	\$0.00	✓				
	US Bank		100% of fair market value, up to any				
	Line from Schedule A/B: 17		applicable statutory limit				
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?				

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Chapman Debtor 1 Lovie Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$350.00 description: **✓** \$350.00 Misc. Household Goods 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(a) Brief \$225.00 description: **✓** \$225.00 Misc. Used Clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$50.00 description: **✓** \$50.00 Misc. Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 735 ILCS 5/12-1001(b) Brief \$20.00 description: \$20.00 Cash On Hand 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 16 Brief 735 ILCS 5/12-1001(g)(1) \$200.00 description: **✓** \$200.00

100% of fair market value, up to any

applicable statutory limit

Anticipated 2016 Tax

28

Refund

Line from Schedule A/B:

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			Do	cument Page 22 of	72		
Fill in t	his inforr	nation to identify your cas	se:				
Debtor	r 1	Lovie First Name	Middle Name	Chapman Last Name			
Debtor (Spouse		First Name	Middle Name	Last Name			
United	States B	ankruptcy Court for the:	Northern	District of Illinois (State)			
Case n	number n)	-					
Offi	cial	Form 106D			1		Check if this is a mended filing
			ore Who Ha	ve Claims Secure	ed by Prop		12/1
Be as c	omplete	and accurate as possib	le. If two married peopl	e are filing together, both are equ	ally responsible for su	upplying correct infor	mation. If
		number (if known).					
1. D		reditors have claims se		-			
Ŀ	_			with your other schedules. You hav	e notning eise to repo	ort on this form.	
<u> </u>	Yes.	Fill in all of the information	n below.				
Part 1	E List	All Secured Claims					
	separatel	y for each claim. If more th	nan one creditor has a par	cured claim, list the creditor ticular claim, list the other creditors order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1		ACCEPTANCE	Describe the property	that secures the claim:	\$5,453.00	\$2,130.00	\$3,323.00
	Creditor's PO BOX		2006 Chevrolet Equino				
	Numbe		As of the date you file	, the claim is: Check all that apply.			
			Contingent				
	Southfie City	State ZIP Code	Unliquidated				
	,	es the debt? Check one.	Disputed				
	✓ Deb	tor 1 only	Nature of lien. Check a	all that apply.			
		tor 2 only tor 1 and Debtor 2 only	car loan)	made (such as mortgage or secured			
		ast one of the debtors	Statutory lien (such Judgment lien from	as tax lien, mechanic's lien)			
	Che	ck if this claim relates	Other (including a ri				
	Date de incurrec	· · · · · · · · · · · · · · · · · · ·	Last 4 digits of accou	nt number5093			

Add the dollar value of your entries in Column A on this page. Write that number

\$5,453.00

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Fill i	n this infor	mation to identify your c	ase:			
Deb	tor 1	Lovie		Chapman		
		First Name	Middle Name	Last Name		
	tor 2					
(Spo)	use, if filing)	First Name	Middle Name	Last Name		
Unit	ed States B	Sankruptcy Court for the:	Northern	District of Illinois		
_				(State)		
(If knd	e number	-				
<u> </u>		4005/5				Check if this is an amended filing
Off	icial F	orm 106E/F				Officer if this is all afficied filling
Sc	hedu	ule E/F: Cre	ditors Who	Have Unsec	ured Claims	12/1
other Form clain the e know	r party to a n 106A/B) a ns that are entries in t vn).	any executory contract and on <i>Schedule G: Exe</i> listed in <i>Schedule D:</i> (he boxes on the left. At	s or unexpired leases that ecutory Contracts and Un Creditors Who Hold Claim	nt could result in a claim. A nexpired Leases (Official Fo ns Secured by Property. If m	Iso list executory contracts rm 106G). Do not include an lore space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
1.	Do any cr	reditors have priority ur	secured claims against	you?		
	✓ No. (Go to Part 2.				
	Yes.					
2.	listed, ider As much a	ntify what type of claim it as possible, list the claims	is. If a claim has both prior in alphabetical order acco	rity and nonpriority amounts,	list that claim here and show b If you have more than two pric	arately for each claim. For each claim ooth priority and nonpriority amounts. ority unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debtor 1 Lovie Chapman Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Cardinal Community Credit Union \$800.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8500 Westport Drive Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Apple Creek Ohio 44606 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Credit Union Loan Is the claim subject to offset? **✓** No Yes check into Cash \$2,419.85 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 1637 S. Cicero Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60804 Cicero State Zip Code City Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Payday Loan Is the claim subject to offset? **✓** No Yes CHOICE RECOVERY 4.3 \$471.00 Last 4 digits of account number 8079 Nonpriority Creditor's Name 4/1/2013 When was the debt incurred? POB 614-358-9900 Number Street As of the date you file, the claim is: Check all that apply. Contingent COLUMBUS 43220 Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL No PAYMENT DATA Other. Specify Yes

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Debtor 1 Lovie Chapman Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuat	tion Page	
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.4	CHOICE RECOVERY Nonpriority Creditor's Name POB 614-358-9900 Number Street	Last 4 digits of account number 7014 When was the debt incurred? 10/1/2012 As of the date you file, the claim is: Check all that apply.	\$192.00
	COLUMBUS Ohio 43220 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
4.5	CHOICE RECOVERY Nonpriority Creditor's Name POB 614-358-9900 Number Street COLUMBUS Ohio 43220 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	When was the debt incurred? 6/1/2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	\$112.00
4.6	CHOICE RECOVERY Nonpriority Creditor's Name POB 614-358-9900 Number Street COLUMBUS Ohio 43220 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Heat 4 digits of account number 7123 When was the debt incurred? 2/1/2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ O1 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	\$49.00

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Debtor 1 Lovie Chapman Case number (if known)
First Name Middle Name Last Name

Απ	ter listing any entries on this page, number them beginn	ing with 4.5, followed by 4.6, and so forth.	Total claim
No	nrist Hospital onpriority Creditor's Name 39 Aubum Ave	Last 4 digits of account number When was the debt incurred? n/a	\$200.00
	umber Street	<u> </u>	
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	ncinnati Ohio 45219	Unliquidated	
Cit Wh	ty State Zip Code ho incurred the debt? Check one.	Disputed	
<u></u>	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Ë	Debtor 2 only	Student loans	
E	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Medical Bill	
Is t	the claim subject to offset? No Yes	_	
	omcast	— Last 4 digits of account number	\$500.00
	onpriority Creditor's Name	When was the debt incurred?	
	621 E. Marginal Way # 5 Imber Street	when was the dept incurred:	
Ba	ankruptcy Dept	As of the date you file, the claim is: Check all that apply.	
	amapto) Dopt	Contingent	
Sea	eattle Washington 98168	Unliquidated	
Cit	·	Disputed	
	ho incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
∠	Debtor 2 only	Student loans	
F	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
F	At least one of the debtors and another	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
-	Check if this claim relates to a community debt	debts	
L le i	the claim subject to offset?	Other. Specify Cable Bill	
	·		
ř			
	Yes		
_	omEd	Last 4 digits of account number	\$137.00
	onpriority Creditor's Name Lincoln Center	When was the debt incurred? n/a	
_	umber Street	As of the date you file, the claim is: Check all that apply.	
Ва	ankruptcy Section	— Contingent	
_	akbrook Terrace Illinois 60181 tv State Zip Code	Unliquidated	
Cit W h	ty State Zip Code ho incurred the debt? Check one.	Disputed	
<u>~</u>	T Debter 4 and a	Type of NONPRIORITY unsecured claim:	
F	Debtor 2 only	Student loans	
F	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
F	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
F	Check if this claim relates to a community debt	debts Other. Specify Electricity Bill	
ls t	the claim subject to offset?	✓ Other. Specify Electricity Bill	
	No		

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Debtor 1 Lovie Chapman Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** CONVERGENT OUTSOURCING 4.10 \$908.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 9004 When was the debt incurred? 5/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent 98057 Renton Washington Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? 001 Collection; Collecting for Other. Specify ORIGINAL CREDITOR: SPRINT **✓** No Yes Cook County Hospital & Health Systems 4.11 \$300.00 Last 4 digits of account number Nonpriority Creditor's Name 1901 W. Harrison St. When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60612 Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Medical Bill Other. Specify ____ Is the claim subject to offset? **✓** No Yes 4.12 Dr. French \$230.00 Last 4 digits of account number ___ Nonpriority Creditor's Name When was the debt incurred? 8620 S Pulaski Rd Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60652 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify _

Medical Bill

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Debtor 1 Lovie Chapman Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Dr. James Hogg \$300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 10232 S. Central Ave. Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60453 Oak Lawn Illinois Zip Code State City Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _____ Dental Bill Is the claim subject to offset? **✓** No Yes 4.14 Dressbarn \$350.00 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? po box 659704 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 78265 San Antonio Texas City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Credit Card Bill Is the claim subject to offset? **✓** No Yes FIRST PREMIER BANK 4.15 \$395.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4/1/2016 Jefferson Capital Systems, LLC PO Box 7999 Number Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent Saint Cloud Minnesota 56302 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt

✓ No Yes

Is the claim subject to offset?

debts

Other. Specify ___

CreditCard

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Debtor 1 Lovie Chapman Case number (if known)
First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

Part 2:	t 2: Your NONPRIORITY Unsecured Claims - Continuation Page				
	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.				
4.16	ILLINOIS COLLECTION SE	- Last 4 digits of account number 6186	\$9,771.00		
	Nonpriority Creditor's Name 8231 185TH ST STE 100	When was the debt incurred? 7/1/2015			
	Number Street	As of the date you file, the claim is: Check all that apply.			
	TINLEY PARK Illinois 60487	Contingent			
	City State Zip Code	- Unliquidated			
	Who incurred the debt? Check one. Debtor 1 only	Disputed			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	<u> </u>	Student loans			
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	001 Collection; Collecting for			
	✓ No	ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA			
	Yes				
4.17	KOHLS/CAPONE	- Last 4 digits of account number	\$193.00		
	Nonpriority Creditor's Name PO Box 30277	When was the debt incurred? 5/1/2002			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Salt Lake City Utah 84130	Unliquidated			
	City State Zip Code Who incurred the debt? Check one.				
	Debtor 1 only	Disputed			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	<u>'</u>	Student loans			
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	Other. Specify CreditCard			
	✓ No				
	Yes				
4.18	MBB	- Last 4 digits of account number 4694	\$114.00		
	Nonpriority Creditor's Name 1550 N NORTWEST HWY STE 403	When was the debt incurred? 10/1/2012			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	PARK RIDGE Illinois 60068	Unliquidated			
	City State Zip Code Who incurred the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?				
	✓ No	ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA			
	Yes	TAMENT DATA			

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Debtor 1 Lovie Chapman Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 Navient \$18,068.00 Last 4 digits of account number 5219 Nonpriority Creditor's Name 1002 ARTHUR DR When was the debt incurred? 12/1/2001 Number As of the date you file, the claim is: Check all that apply. Contingent LYNN HAVEN 32444 Florida Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify _ **✓** No Yes 4.20 Peoples Gas \$50.00 Last 4 digits of account number Nonpriority Creditor's Name 200 E. Randolph When was the debt incurred? n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Gas Bill Other. Specify ____ Is the claim subject to offset? **✓** No ☐ Yes 4.21 Petty Bielik & Burke PC \$500.00 Last 4 digits of account number ___ Nonpriority Creditor's Name When was the debt incurred? 4233 95th St Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Oak Lawn Illinois 60453 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify _

Medical Bill

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Debtor 1 Lovie Chapman Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 PORTFOLIO RECOVERY ASS \$422.00 Last 4 digits of account number Nonpriority Creditor's Name 120 CORPORATE BLVD STE 1 When was the debt incurred? 2/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent NORFOLK 23502 Virginia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify 001 UnknownLoanType **✓** No Yes SENEX SERVICES CORP 4.23 \$420.00 Last 4 digits of account number 7861 Nonpriority Creditor's Name When was the debt incurred? 8/1/2014 333 FOUNDS RD Number Street As of the date you file, the claim is: Check all that apply. Contingent **INDIANAPOLIS** Indiana 46268 Unliquidated Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? 001 Collection; Collecting for **✓** ORIGINAL CREDITOR: MEDICAL **✓** No PAYMENT DATA Other. Specify Yes 4.24 SENEX SERVICES CORP \$162.00 Last 4 digits of account number Nonpriority Creditor's Name 12/1/2013 333 FOUNDS RD When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent **INDIANAPOLIS** 46268 Indiana Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans

No

Yes

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

Check if this claim relates to a community debt

✓

Other. Specify ___

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar

001 Collection; Collecting for

ORIGINAL CREDITOR: MEDICAL

PAYMENT DATA

that you did not report as priority claims

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Debtor 1 Lovie Chapman Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 Webb, Ollie \$500.00 Last 4 digits of account number Nonpriority Creditor's Name 7901 S. Sacramento When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Apt. 1 North Contingent Unliquidated Illinois Chicago State Zip Code City Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _____ Late Fees for Rent Is the claim subject to offset? **✓** No Yes

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Debtor 1 Lovie Chapman Case number (if known)

FIISLING	me who we have Last warre			
Part 4: Add t	he Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information i nounts for each type of unsecured claim.	s for s	tatistical reporting	purpo
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
	oor rotain rida iiiloo da tiiroagii oaii			
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$18,068.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$19,495.85	
	Si Total Add lines of through Si	6i	\$37,563.85	

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Lovie		Chapman	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois	
Case number (If known)			(State)	

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		Do	cument rag	JC 33 01 72	
Fill in this	s information to identify your	case:			
Debtor 1	Lovie		Chapman		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if	First Name	Middle Name	Last Name		
United St	tates Bankruptcy Court for the	Northern	District of Illinois		
Case nur	mber		(State)		
(**************************************					Check if this is an
O ((;					amended filing
Offic	ial Form 106H				
Sche	dule H: Your Co	debtors			12/15
1. Do y	Answer every question. You have any codebtors? (If y No Yes	rou are filing a joint case, do	not list either spouse as	s a codebtor.)	jes, write your name and case number (if
	o, Louisiana, Nevada, New Me				alce and termence metador medica, camerina,
	No. Go to line 3. Yes. Did your spouse, form	er spouse, or legal equiva	lent live with you at the	e time?	
ш	No	or opodoo, or logal oquive	uone iivo viian yod de iin	ourio.	
	Yes. In which commun	ity state or territory did you	ı live?	Fill in the name and	current address of that person.
	Name of your spouse,	former spouse, or legal equ	ivalent		
	Number Street				
	City	State	Zip C	Code	
	•	•	•	, ,	vith you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Fill in this information to identif	fy your case:			
Debtor 1 Lovie		Chapman		
First Name	Middle Name	Last Name	——— Che	eck if this is:
Debtor 2				An amended filing
(Spouse, if filing) First Name	Middle Name	Last Name		•
United States Bankruptcy Court fo	or Northern	_ District of Illinois		A supplement showing post-petition cha expenses as of the following date:
the: Case number		(State)		
(If known)				MM / DD / YYYY
Official Form 106I				
Schedule I: Your II	ncome			
	ed, attach a separate she ery question.	-		not include information about your ional pages, write your name and o
Fill in your employment		Debtor 1		Debtor 2
information.	Employment status			
If you have more than one job,	Employment status	Employed	ı	Employed
attach a separate page with information about additional		✓ Not Employed	1	Not Employed
employers.	Occupation			
Include part time, seasonal, or	Employer's name			
self-employed work.	Empleyerie address			
	Employer's address			Number Street
Occupation may include student or homemaker, if it applies.		Number Street		Number Street
, ,		Number Street		Number Street
			State Zip Code	
	t ' '	Number Street City	State Zip Code	City State Zip Code
			State Zip Code	
or homemaker, if it applies.	How long employed there?		State Zip Code	
or homemaker, if it applies. Part 2: Give Details About	How long employed there? Monthly Income	City		City State Zip Code
or homemaker, if it applies. Part 2: Give Details About	How long employed there? Monthly Income f the date you file this form	City		
Part 2: Give Details About Estimate monthly income as or spouse unless you are separated	How long employed there? Monthly Income f the date you file this form. ave more than one employer,	City n. If you have nothing	g to report for any line, vation for all employers fo	City State Zip Code write \$0 in the space. Include your non-fi
Part 2: Give Details About Estimate monthly income as or spouse unless you are separated. If you or your non-filing spouse ha	How long employed there? Monthly Income f the date you file this form. ave more than one employer,	City n. If you have nothing	g to report for any line, v	City State Zip Code
Part 2: Give Details About Estimate monthly income as or spouse unless you are separated. If you or your non-filing spouse ha	How long employed there? Monthly Income If the date you file this form. ave more than one employer, neet to this form.	City n. If you have nothing combine the informative all payroll 2.	g to report for any line, vation for all employers fo	City State Zip Code write \$0 in the space. Include your non-firm that person on the lines below. If you not be specified to the specific process of the space of the space. Include your non-firm that person on the lines below. If you not be specified to the space of
Part 2: Give Details About Estimate monthly income as of spouse unless you are separated. If you or your non-filing spouse has more space, attach a separate should be specified by the spouse of the space of the spouse of the space of the spouse of the space of the	How long employed there? Monthly Income If the date you file this form. ave more than one employer, neet to this form. alary, and commissions (beform), calculate what the monthly	City n. If you have nothing combine the informative all payroll 2.	g to report for any line, vation for all employers for Debtor 1	City State Zip Code write \$0 in the space. Include your non-firm that person on the lines below. If you not be specified to the specific process of the space of the space. Include your non-firm that person on the lines below. If you not be specified to the space of

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Debto		hapman	Case number	(if	
	First Name Middle Name La	ast Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Cor	by line 4 here	→ 4.	\$0.00		
-	all payroll deductions:				
5a.	Tax, Medicare, and Social Security deductions	5a.	\$0.00		
5b.	Mandatory contributions for retirement plans	5b.	\$0.00		
5c.	Voluntary contributions for retirement plans	5c.	\$0.00		
5d.	Required repayments of retirement fund loans	5d.	\$0.00		
5e.	Insurance	5e.	\$0.00		
5f.	Domestic support obligations	5f.	\$0.00		
5g.	Union dues	5g.	\$0.00		
5h.	Other deductions. Specify:	5h. +	\$0.00 +		
6. Add +5h.	I the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6.	\$0.00		
7. Cal	culate total monthly take-home pay. Subtract line 6 from line	4. 7.	\$0.00		
8. List	all other income regularly received:				
8a.	Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing				
	gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$0.00		
8b.	Interest and dividends	8b.	\$0.00		
8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	ı			
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00		
8d.	Unemployment compensation	8d.	\$0.00		
	Social Security	8e.	\$1,364.00		
	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	0,1	#0.00		
9.0	Paneign or ratirement income	8f.	\$0.00		
·	Pension or retirement income	8g.	\$788.64 \$0.00 +		
	Other monthly income. Specify:	8h. + 8h. 9.			
9. Auc	Tall other income Add lines oa + ob + oc + od + oe + or +og +	611. 9.	\$2,152.64		
	Iculate monthly income. Add line 7 + line 9. d the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spo	10. ouse	\$2,152.64 +	=	\$2,152.64
Inc frie	ate all other regular contributions to the expenses that you lude contributions from an unmarried partner, members of your had or relatives. not include any amounts already included in lines 2-10 or amounts.	nousehold, your	dependents, your roomm		
	ecify:	ints that are not a	valiable to pay expenses	11.	+ \$0.00
-	oony.				Ψ0.00
	Id the amount in the last column of line 10 to the amount in te that amount on the Summary of Schedules and Statistical Sun				\$2,152.64
					Combined monthly income
13. D c	o you expect an increase or decrease within the year after you now.	ou file this form	?		
'					
	Yes. Explain:				

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		Do	cument Page 38 of	72		
Fill in this infor	mation to identify y	our case:				
Debtor 1	Lovie		Chapman			
Debtor 2	First Name	Middle Name	Last Name	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing		
United States B	ankruptcy Court for	the: Northern	District of Illinois (State)	A supplement sho expenses as of the		•
Case number (If known)				MM / DD / YYYY	—	
	Form 106 e J : Your E			_		12/15
Be as complete information. If i (if known). Ans	and accurate as	possible. If two married peopleded, attach another sheet to t	e are filing together, both are eq his form. On the top of any addit		-	
1. Is this a join						
✓ No. Go	to line 2					
Yes. Do	oes Debtor 2 live in	a separate household?				
	¬ No					
	┛ ┓Yes. Debtor 2 mu	ust file Official Forms 106J-2, <i>Ex</i>	penses for Separate Household of I	Debtor 2.		
2. Do you have		No	·			
Do not list D Debtor 2.		Yes. Fill out this information f each dependent	Or Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depen	ident live
	enses include f people other	√ No				
than yourself and dependents	d your	Yes				
Part 2: Estir	nate Your Ongo	ing Monthly Expenses				
_	f a date after the b		ss you are using this form as a su supplemental Schedule J, check		-	
	•	on-cash government assistan led it on <i>Schedule I: Your Inco</i>	•		Y	our expenses
	or home ownershi		. Include first mortgage payments	and	4.	\$850.00
If not incl	uded in line 4:					
4a. Real es	state taxes				4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Lovie Chapman Case number (if known) First Name Middle Name Last Name

First Name	Middle Name	Last Name		
			Y	our expenses
5. Additional mortgage payments fo	$m{r}$ your residence, such $m{arepsilon}$	as home equity loans	5.	\$0.00
6. Utilities:				
6a. Electricity, heat, natural gas			6a.	\$300.00
6b. Water, sewer, garbage collection	١		6b.	\$0.00
6c. Telephone, cell phone, Internet,	satellite, and cable service	es	6c.	\$100.00
6d. Other. Specify:			6d	\$0.00
7. Food and housekeeping supplies			7.	\$360.00
8. Childcare and children's education	on costs		8.	\$0.00
9. Clothing, laundry, and dry cleaning	ıg		9.	\$125.00
10. Personal care products and serv	vices		10.	\$100.00
11. Medical and dental expenses			11.	\$100.00
12. Transportation. Include gas, mair Do not include car payments	ntenance, bus or train fare).	12.	\$225.00
13. Entertainment, clubs, recreation	ո, newspapers, magazin	nes, and books	13.	\$0.00
14. Charitable contributions and rel	igious donations		14.	\$0.00
15. Insurance. Do not include insurance deducted	from your pay or included	d in lines 4 or 20.		
15a. Life insurance			15a	\$0.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$0.00
15d. Other insurance. Specify:			15d	\$0.00
16. Taxes. Do not include taxes deduc	ted from your pay or inclu	uded in lines 4 or 20.		
Specify:			16	\$0.00
17. Installment or lease payments:			10	
17a. Car payments for Vehicle 1			17a	\$0.00
17b. Car payments for Vehicle 2			17b	\$0.00
17c. Other. Specify:			17c	\$0.00
17d. Other. Specify:			17d	\$0.00
18. Your payments of alimony, main	tenance, and support th	hat you did not report as deducted from	174	\$0.00
your pay on line 5, Schedule I, Y	our Income (Official Fo	rm 106l).	18.	
19. Other payments you make to sup	port others who do not	live with you.		
Specify:			19.	\$0.00
	t included in lines 4 or 5	5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property			20a	\$0.00
20b. Real estate taxes.			20b	\$0.00
20c. Property, homeowner's, or ren			20c	\$0.00
20d. Maintenance, repair, and upke			20d	\$0.00
20e. Homeowner's association or c	ondominium dues		20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Lovie		Chapman	Case number (if known)		
First Name	Middle Name	Last Name			
21. Other. Specify:				21	\$0.00
22. Calculate your	monthly expenses.				\$2,160.00
22a. Add lines 4 t	hrough 21.				\$0.00
22b. Copy line 22	(monthly expenses for Debtor 2), if ar	ry, from Official Form 106J-2			\$2,160.00
22c. Add line 22a	and 22b. The result is your monthly e	xpenses.		22.	
23. Calculate your n	nonthly net income.				
23a. Copy line 12	(your combined monthly income) from	n Schedule I.		23a	\$2,152.64
23b. Copy your n	nonthly expenses from line 22 above.			23b	\$2,160.00
,	r monthly expenses from your monthly	y income.			(\$7.36)
The result is	your monthly net income.			23c	
For example, do mortgage payme No Yes	un increase or decrease in your experience of the second second of the second s	ar loan within the year or do yo	ou expect your		

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Lovie		Chapman	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(Otato)	

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Lovie Chapman	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 12/12/2016	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Lovie		Chapman	
	First Name	Middle Name	Last Name	Check if this is:
Debtor 2				An amended filing
(Spouse, if filing)	First Name	Middle Name	Last Name	Air amended miling
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	A supplement showing post-petition chapter 13 expenses as of the following date:
Case number (If known)				MM / DD / YYYY

Official Form 106J-2

Schedule J-2: Expenses for Separate Household of Debtor 2

12/15

Use this form for Debtor's separate household expenses ONLY IF Debtor 1 and Debtor 2 maintain separate households. If Debtor 1 and Debtor 2 have one or more dependents in common, list the dependents on both Schedule J and this form. Answer the questions on this form only with respect to expenses for Debtor 2 that are not reported on Schedule J. Be as complete and accurate as possible. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Describe Your Household
1.Do you	and Debtor 1 maintain separate households?
□ N	o. Do not complete this form.
☐ Y	es.

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Fill in this	s informa	ation to identify your c	ase:					
Debtor 1	-	Lovie		Chapman				
Debtor 2		First Name	Middle N	lame Last Nam	e			
(Spouse, if	filing)	First Name	Middle N	lame Last Nam	е			
United St	tates Bar	nkruptcy Court for the:	Northern	District of Illino (Stat				
Case nur	mber							
Offic	ial F	orm 107						Check if this is ar amended filing
-			l Affairs fo	or Individuals	Filina for B	ankrun	otcv	12/15
Be as co informat	mplete ion. If r	and accurate as po	ssible. If two ma d, attach a sepa	arried people are filing arrate sheet to this form	together, both are	equally res	sponsible for s	
Part 1:	Give D	Details About Your	Marital Status	and Where You Lived	Before			
1. W	nat is yo	our current marital sta	itus?					
	Marri Not m	ed narried						
2. Du	ring the	e last 3 years, have yo	u lived anywhere	other than where you liv	ve now?			
			u lived in the last	3 years. Do not include v				
	Debto	or 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
					Same as Del	otor 1		Same as Debtor 1
		W. 79th St. per Street		From	Number Street			From To
	Chicag City	go Illinois State	60652 Zip Code		City	State	Zip Code	
	Oity	State	Zip Gode		Same as Del		Zip Oode	Same as Debtor 1
	Numb	per Street		From To	Number Street			From To
	City	State	Zip Code		City	State	Zip Code	
and	nin the I territorie	ast 8 years, did you e <i>s</i> include Arizona, Califo	ver live with a spo mia, Idaho, Louisi	ouse or legal equivalent ana, Nevada, New Mexico, Codebtors (Official Form	in a community pro Puerto Rico, Texas,	perty state	or territory? (C	

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Chapman Debtor 1 Lovie Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, For last calendar year: commissions, commissions, 2015 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, For the calendar year before that: commissions. commissions. (January 1 to December 31, 2014) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions exclusions) and exclusions) Est. YTD Pension \$8,675.04 From January 1 of current year until Est. YTD SSA \$15,004.00 the date you filed for bankruptcy: Est. 2015 Pension \$9,463.68 For last calendar year: Est. 2015 SSA \$16,368.00 (January 1 to December 31, 2015 Est. 2014 Pension \$9,463.68 For the calendar year before that: Est. 2014 SSA \$16,368.00 (January 1 to December 31, 2014

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Chapman Debtor 1 Lovie Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or

vendors
Other

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or 1	Lovie			Ch	napman	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsic corp ager	ders include your porations of which	relatives; and the relatives; are relatives; and the relatives; and the relatives; and the relatives; are relatives; and the relatives; and the relatives; are relatives; and the relatives; and the relatives; and the relatives; are relatives; and the relatives; are relatives; and the relatives; are relatives; are relatives; are relatives; and the relatives; are relatives; a	any general partners an officer, director, ness you operate as	s; relatives of any person in control,	general partners; part or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	ments to	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insid Inclu	der? ude payments on	debts gua	for bankruptcy, or aranteed or cosigned to benefited an instanteed to be a single	ed by an insider.	y payments or trans	sfer any property o	n account of a debt that benefited an
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Chapman Debtor 1 Lovie Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1	Lovie		Chapman	Case number (if know)	7)		
		First Name	Middle Name	Last Name				
11.		thin 90 days before you to counts or refuse to make		I any creditor, including a bou owed a debt?	ank or financial institution	, set off any amou	ınts from your	
		No						
	뇓							
		Yes. Fill in the details.						
				Describe the action the	e creditor took	Date action was taken	Amount	
		Creditor's Name		•				
		Number Street		•				
		rumbor Guode						
		_		Last 4 digits of account i	number: XXXX-			
		City State	e Zip Code	<u>-</u>				
12.		hin 1 year before you file pointed receiver, a custo		any of your property in the II?	possession of an assignee f	or the benefit of	creditors, a court-	
		No						
	$\mathbf{\nabla}$	No						
	Ш	Yes						
D	_	List Contain Cifts on	d Contributions					
Part	ວ:	List Certain Gifts and	u Contributions					
13.	Wi	thin 2 years hefore you	filed for bankruptcy die	d you give any gifts with a to	otal value of more than \$60	0 ner nerson?		
	••••	timi 2 youro bololo you	mod for building uptoy, an	a you give any gine with a to	otal value of more than \$60	o por porcorri		
	~	No						
		Yes. Fill in the details f	or each aift.					
		Gifts with a total value per person	-	Describe the gifts		Dates you gave the gifts	Value	
		Daniel I Mile I Ven O	Uh O'U	-				
		Person to Whom You Ga	ave the Gift					
		_		-				
				_				
		Number Street						
		City State	e Zip Code	-				
			•					
		Person's relationship to	you					
		Person to Whom You Ga	ave the Gift	-				
				_				
		Number Street		-				
		City State	Zip Code	-				
		Person's relationship to	you					
			<i>y</i> = -					

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	Lovie	Chapman	Case number (if kno	wn)	
	First Name Middle Nan	ne Last Name	<u> </u>	•	
Wit	hin 2 years before you filed for bankrup	tcy, did you give any gifts or contrib	outions with a total value	of more than \$600	to any charity?
✓	No				
Ħ	Yes. Fill in the details for each gift or co	ontribution			
ш	res. I ill ill the details for each girt of co	in ibation.			
	Gifts or contributions to charities	Describe what you cont	ributed	Date you	Value
	that total more than \$600			contributed	
	Charity's Name				
	Number Street				
	City State Zip Co	ode			
				_	
6:	List Certain Losses				
	hin 1 year before you filed for bankrupto	cy or since you filed for bankruptcy,	did you lose anything be	cause of theft, fire,	other disaster, or
gar	nbling?				
V	No				
H	Yes. Fill in the details.				
Ш					
	Describe the property you lost and	Describe any insurance		Date of your	Value of property
	how the loss occurred	Include the amount that i		loss	lost
		pending insurance claims A/B: Property.	on line 33 of Schedule		
		A.D. Hoperty.			
Wit	List Certain Payments or Transfer hin 1 year before you filed for bankrupto out seeking bankruptcy or preparing a b ude any attorneys, bankruptcy petition prep	cy, did you or anyone else acting on pankruptcy petition?			anyone you consult
Wit	hin 1 year before you filed for bankrupto out seeking bankruptcy or preparing a b ude any attorneys, bankruptcy petition prep No	cy, did you or anyone else acting on pankruptcy petition?			anyone you consult
Wit	hin 1 year before you filed for bankrupto out seeking bankruptcy or preparing a b ude any attorneys, bankruptcy petition prep	cy, did you or anyone else acting on pankruptcy petition? parers, or credit counseling agencies fo	r services required in your b	pankruptcy.	
Wit	hin 1 year before you filed for bankrupto out seeking bankruptcy or preparing a b ude any attorneys, bankruptcy petition prep No	cy, did you or anyone else acting on pankruptcy petition? parers, or credit counseling agencies for Description and value or	r services required in your b	pankruptcy. Date payment	Amount of
Wit	hin 1 year before you filed for bankrupto out seeking bankruptcy or preparing a b ude any attorneys, bankruptcy petition prep No	cy, did you or anyone else acting on pankruptcy petition? parers, or credit counseling agencies fo	r services required in your b	Date payment or transfer	
Wit	hin 1 year before you filed for bankrupto out seeking bankruptcy or preparing a b ude any attorneys, bankruptcy petition prep No Yes. Fill in the details.	cy, did you or anyone else acting on pankruptcy petition? parers, or credit counseling agencies for the parers of	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankrupto out seeking bankruptcy or preparing a b ude any attorneys, bankruptcy petition prep No Yes. Fill in the details.	cy, did you or anyone else acting on pankruptcy petition? parers, or credit counseling agencies for Description and value or	r services required in your b	Date payment or transfer	Amount of
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Debt	or 1 <u>Lo</u>			Chapman	Case number (if known)	
	Fi	irst Name	Middle Name	Last Name			
	help y	n 1 year before you filed to you deal with your credito bt include any payment or to	ors or to make payme		our behalf pay or transfei	any property to any	one who promised to
	Ľ.	No					
	\bigsqcup Y	es. Fill in the details.					
				Description and value of transferred	any property	Date payment or transfer was made	Amount of payment
	F	Person Who Was Paid				 -	
	N	Number Street					
	-	City State	Zip Code				
	Includ and tr	rdinary course of your bude both outright transfers aransfers that you have alreaded. No Yes. Fill in the details.	nd transfers made as se	ecurity (such as the granting of	a security interest or mortga	age on your property).	Do not include gifts
				Description and value of property transferred		y property or eceived or debts paid	Date transfer was made
	Ē	Person Who Received Trans	sfer				
	N	Number Street					
		City State Person's relationship to you	Zip Code				
	F	Person Who Received Trans	sfer				
	N	Number Street					
		City State Person's relationship to you	Zip Code				
	benef	n 10 years before you file ficiary? e are often called asset-prot		you transfer any property to	a self-settled trust or sim	nilar device of which	you are a
	<u>√</u> N	No	,				
	\square Y	es. Fill in the details.					
				Description and value o	f the property transferred		Date transfer was made
	١	Name of trust					

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Chapman Debtor 1 Lovie _ Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City

City

State

Zip Code

State

Zip Code

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Chapman Debtor 1 Lovie Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb	tor 1				Chapman	Case n	number <i>(if k</i>	nown)		
		First Name		Middle Name	Last Name					
26.		e you been a party No	y in any judic	ial or administr	ative proceeding under	r any environmental	l law? Inc	lude settlem	nents and orde	ers.
		Yes. Fill in the det	ails.							
	_				Court or agency		Nature of	the case		Status of the case
		Case title								Pending
					Court Name					On appeal
		Case number			NumberStreet					Concluded
					City State	Zip Code				
Part	11:	Give Details At	oout Your E	Business or Co	nnections to Any Bu	usiness				
27.	With	nin 4 years before	you filed for	bankruptcy, did	you own a business or	have any of the foll	lowing co	nnections to	any business	?
		A sole propri	etor or self-e	mployed in a tra	ade, profession, or othe	er activity, either full-	time or pa	art-time		
		A member of	a limited liab	ility company (L	LC) or limited liability pa	artnership (LLP)				
		A partner in a	a partnership)						
		An officer, di	rector, or ma	naging executiv	e of a corporation					
		An owner of	at least 5% c	of the voting or e	quity securities of a cor	poration				
		No. No. of the co	L	. O. I. D. I.10						
	$\mathbf{\underline{\vee}}$	No. None of the a								
	Ш	Yes. Check all tha	at apply abov	ve and fill in the	details below for each l	business.				
					Describe the nat	ure of the business			dentification n cial Security n	
								EIN:	nai cocarrey in	
		Business Name			_			EIIV.		
		Number Street			_			Dates busin	ness existed	
		City	State	Zip Code	— Name of account	tant or bookkeeper		From	To	
		J.,	State	p				110111	10	
					Describe the nat	ure of the business			dentification n	
		Business Name			_			EIN:		
					_			Detec best	ness existed	
		Number Street			Name of account	tant or bookkeeper		Dates busin	iess existed	
		City	State	Zip Code				From	To	
					Describe the not	ure of the business		Employer Is	dentification n	umber Do not
					bescribe the nat	ure of the business			cial Security n	
		Business Name			_			EIN:		
		Number Street			_			Dates busir	ness existed	
					Name of account	tant or bookkeeper				
		City	State	Zip Code				From	To	

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Deb	tor 1 Lovie			Chapman	Case number (if known)
	First Nar	ne	Middle Name	Last Name	
28.	creditors,	ars before you or other parties Ill in the details	s	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	163.1	ii iii ti le details	DCIOW.		
				Date issued	
	Name			MM/DD/YYYY	
	ivaiii				
	Numl	er Street		_	
	City	S	tate Zip Code	_	
Part	s 10. Sign	Below			
		y case can resu	ult in fines up to \$250,000		ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/S/ LOVI	e Chapman		Signature of Debtor 2
		Signature o	or Deptor I		-
		Date 12/12	2/2016		Date
	Did vou otto	- h odditional n	amaa ta Varre Statamant a	f Financial Affaira for Individ	undo Filing for Bonkrunton (Official Form 107)2
•	Dia you atta	ch additional p	ages to Your Statement of	i Financial Allairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
	✓ No				
	Yes				
ı	Did you pay	or agree to pay	someone who is not an a	ttorney to help you fill out b	ankruptcy forms?
r	√ No				
	Ŭ	ne of person			Attach the Bankruptcy Petition Preparer's Notice,
L	165. INdi	ie oi peisoii			Declaration, and Signature (Official Form 119).

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Lovie		Chapman
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral Did you claim the property What do you intend to do with the property that secures a debt? as exempt on Schedule C? Surrender the property. Creditor's name: CREDIT ACCEPTANCE Retain the property and redeem it. Yes Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: 2006 Chevrolet Equinox- TO SURRENDER Retain the property and [explain]: Creditor's Surrender the property. No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

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Debtor			Chapman	Case number (if	
1	First Name	Middle Name	Last Name	known)	
Part 2:	List Your Unexpired Pe	ersonal Property Lease	es		
				Contracts and Unexpired	Leases (Official Form 106G), fill in the
informa		estate leases. Unexpired	leases are leases that	are still in effect; the leas	se period has not yet ended. You may
Des	scribe your unexpired perso	onal property leases		,	Will the lease be assumed?
Les	sor's name:				No Yes
	cription of leased perty:				
Les	sor's name:				No Yes
	cription of leased perty:				
Les	sor's name:				No Yes
	cription of leased perty:				
Les	sor's name:				No Yes
	cription of leased perty:				_
Les	sor's name:				No Yes
	cription of leased perty:				
Les	sor's name:				No Yes
	cription of leased perty:				
Les	sor's name:				No Yes
	cription of leased perty:				
0.0	Sign Below				
rant 3:	Sign Delow				
	er penalty of perjury, I declar erty that is subject to an u		ny intention about any	property of my estate tha	it secures a debt and any personal
40			•		
	/s/ Lovie Chapman		X	nature of Dobtor 1	
Si	gnature of Debtor 1		Sig	nature of Debtor 1	
Da	ate 12/12/2016 MM/DD/YYYY		Da	te MM/DD/YYYY	

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B 203 (12/94)

In

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

e Lovie Chapman		Case	No.	
Debtor				(If known)
		Chapt	ter	Chapter 7
DISCLOSURE OF CO 1. Pursuant to 11 U.S.C. § 329(a) and Fed. E compensation paid to me within one year rendered or to be rendered on behalf of the	Bankr. P. 2016(b), I ce before the filing of th	rtify that I am the attorney to be petition in bankruptcy, o	for the abovenan r agreed to be pa	med debtor(s) and that aid to me, for services
For legal services, I have agreed to accept				\$1,465.00
Prior to the filing of this statement I have	received			\$0.00
Balance Due				\$1,465.00
2. The source of the compensation paid to n	ne was:			
✓ Debtor	Other (specif	fy)		
3. The source of the compensation paid to n	ne is:			
✓ Debtor	Other (specif	fy)		
4. I have not agreed to share the above-members and associates of my law fir	disclosed compensat m.	ion with any other person (unless they are	
I have agreed to share the above-disc members or associates of my law firm the people sharing in the compensation	n. A copy of the agree			t
 In return for the above-disclosed fee, I have a. Analysis of the debtor's financial subankruptcy; 				
b. Preparation and filing of any petiti	on, schedules, stater	nents of affairs and plan wh	nich may be requ	uired;
c. Representation of the debtor at the	e meeting of creditors	s and confirmation hearing	, and any adjouri	ned hearings thereof;
6. By agreement with the debtor(s), the above	e-disclosed fee does	not include the following s	services:	
	OF DELE			
		ICATION		
I certify that the foregoing is a complete sta ebtor(s) in this bankruptcy proceedings.	tement of any agreen	nent or arrangement for pay	yment to me for I	representation of the
12/12/2016		/s/ Alex Nohi	r	
Date		Signature of Attor	rney	
		Semrad Law Fir		
		Name of law fir	m	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Chapman, Lovie	Case No	
	Debtor(s)		
		Chapter.	Chapter7
	VERIFICAT	ION OF CREDITOR MAT	RIX
knowled	The above named Debtors hereby verify that ge.	the attached list of creditors is tru	ue and correct to the best of their
Date:	12/12/2016	/s/ Chapman, Lo Chapman, Lovie	
		Signature of Deb	tor

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1,465.00 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$30.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 2. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

Initial: LMC

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the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 1	2/12/2016
Client (Abri m Chapmen Client
	, a f
Attorne	v Kadl Ken

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Debtor 1 Lovie		pman	Case number (if known)					
First Name Part 6: Answer These Qu	Middle Name Last lestions for Reporting Purposes	Name						
16. What kind of debts do	16a. Are your debts primarily co	onsumer debts? Cor	nsumer debts are define	ed in 11 U.S.C. § 101(8) as				
you have?	"incurred by an individual primarily for a personal family, or household number "							
No. Call Proper or property of	Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts.							
own or own or own of the control of								
essent none of the second none o								
X ** Timps**********************************								
englisher geriche Affeite er zummen. 5.5 zummer er aus eine er aus eine mennen annen gegegeg von 22 z z bereicht er								
^{17.} Are you filing under Chapter 7?	No. I am not filing under Chapter	r 7. Go to line 18.						
Do you estimate that after any exempt	Yes. I am filing under Chapter 7. expenses are paid that fund	Do you estimate that af Is will be available to di	ter any exempt property istribute to unsecured cre	r is excluded and administrative editors?				
property is excluded and administrative	✓ No.							
expenses are paid that	Yes.		÷					
funds will be available for distribution to								
unsecured creditors?		or months of the control of the second of the second of the control of the contro	Adolesia sorramono summono manaro manaro sono manaro sono manaro sono manaro sono manaro sono manaro sono mana	mm or particular thank the following the commence of the control o				
^{18.} How many creditors do you estimate that	✓ 1-49✓ 50-99	1,000-5,000 5,001-10,000] 25,001-50,000] 50,001-100,000				
you owe?	100-199	10,001-25,00	In the second se	More than 100,000				
grander and the second and the second	200-999	France - Value						
¹⁹ · How much do you estimate your assets		\$1,000,001-\$ \$10,000,001-	- Europe	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion				
to be worth?	\$100,001-\$500,000	\$50,000,001-	\$100 million	\$10,000,000,001-\$50 billion				
	\$500,001-\$1 million		I-\$500 million	More than \$50 billion				
²⁰ · How much do you estimate your	\$0-\$50,000 \$50,001-\$100,000	\$1,000,001-\$ \$10,000,001-	Zanoni	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion				
liabilities to be?	\$100,001-\$500,000	\$50,000,001-	\$100 million	\$10,000,000,001-\$50 billion				
Cian Dalass	\$500,001-\$1 million	\$100,000,001	-\$500 million	More than \$50 billion				
Part 7: Sign Below	I have examined this petition, and I	declare under nenalt	y of parium that the in	formation provided is true and				
For you	correct.	deciare under penart	y or perjury that the hi	iornation provided is true and				
	If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed							
	under Chapter 7.							
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).							
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.							
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.							
	* /s/ Lovie Chapman & Ally in Chapter *							
	Signature of Debtor 1 Signature of Debtor 2							
	Executed on 12/12/2016 MM / DD / YV	///	Executed on					

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Fill in this information to identify your case:						
Debtor 1	Lovie	Chapman				
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)	***************************************		(Grate)			

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below		
	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?	
,	✓ No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
000 Aug. 1000 Au	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and	
×		*	
	Signature of Debtor 1	Signature of Debtor 2	
	Date 12/12/2016 MM/DD/YYYY	Date MM/DD/YYYY	

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Debt	tor 1 Lovi	е			Chapman	Case number (if known)		
Dallo recognistical	First	Name	Mide	lle Name	Last Name			
28.	credito	2 years before y rs, or other par s. Fill in the deta	ties.	kruptey, did yo	ou give a financial state	ment to anyone about your business? Include all financial institutions,		
					Date issued			
	Na	me			MM/DD/YYYY	<u> </u>		
	Nu	ımber Street			_			
	Cit	У	State	Zip Code	-			
Part	12: Sig	n Below		·				
tı	I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.							
		Signatu	re of Debtor 1			Signature of Debtor 2		
		Date 12	/12/2016			Date		
D	Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?							
	No Yes							
D	id you pa	ay or agree to p	oay someone wł	io is not an att	orney to help you fill ou	t bankruptcy forms?		
E	No No							
	Yes. N	Name of person				Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).		

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otor Lovie		Chapman	Case number (if
First Name	Middle Name	Last Name	known)
2: List Your Unexpired	Personal Property Leas	ses	
any unexpired personal pro rmation below. Do not list r ume an unexpired personal	eal estate leases. Unexpire	d leases are leases that a	Contracts and Unexpired Leases (Official Form 106G), fill in the ire still in effect; the lease period has not yet ended. You may J.S.C. § 365(p)(2).
Describe your unexpired pe	ersonal property leases		Will the lease be assumed?
Lessor's name:		,	□ No □ Yes
Description of leased property:	er vanuer er van verkeer het en ster van vergeneem, ee per vand dit dit Verkeen het. Neer bezoek jewels sid suu		
Lessor's name:			□ No □ Yes
Description of leased property:			
Lessor's name:			□ No □ Yes
Description of leased property:			–
.essor's name:			□ No □ Yes
Description of leased property:			—
.essor's name:			□ No □ Yes
Description of leased property:			_
essor's name:			□ No □ Yes
Description of leased property:			
essor's name:		PRINCIPALINA MINISTERIO PER MINISTERIO PER MINISTERIO PER MINISTERIO DE LA CARAMINA PER LA CARAMINA PER LA CAR	□ No □ Yes
Description of leased property:			The state of the s
	the M Chay	}	roperty of my estate that secures a debt and any personal
operty that is subject to an // /s/ Lovie Chapman	unexpired lease.	×	
Signature of Debtor 1			ature of Debtor 1
Date 12/12/2016 MM/DD/YYYY		Date	MM/DD/YYYY

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Chapman, Lovie	Case No			
	Debtor(s)	Odd IVO.			
		Chapter	Chapter7		
	VERIFI	CATION OF CREDITOR MATE	RIX		
Ti knowledge		fy that the attached list of creditors is true	e and correct to the best of their		
Date:	12/12/2016	/s/ Chapman, Lovi Chapman, Lovie Signature of Debto	e Love m Chrosen		

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Debtor 1			Chapman	Case number	er (if known)		
	First Name	Middle Name	Last Name	Column A Debtor 1		Column B Debtor 2 or non-filing spouse	
Do no			unt received was a benefit	\$0.00	-		
For y	ou . our spouse		\$1,364.00 \$0.00				
	ion or retirement ind it under the Social Sec		amount received that was a	a \$ <u>788.64</u>	- ,		
amou paym intern	nt. Do not include an ents received as a vict	ources not listed above. Sy benefits received under to im of a war crime, a crime morism. If necessary, list of w.	he Social Security Act or against humanity, or				
					_	#1	
Total	amounts from separa	te pages, if any.		+\$0.00	_ 	+	
11. Cal	culate your total cu	rrent monthly income. A	dd lines 2 through 10 for	\$788.64	_		\$788.64
	umn. Then add the to	tal for Column A to the tot	al for Column B.	1			Total current
							monthly income
		ner the Means Test A					
	=	nonthly income for the year to monthly income from lin			Copy line	e 11 here →	\$788.64
	Multiply by 12 (the ทเ	ımber of months in a year)					X 12
12b.	The result is your ann	ual income for this part of	the form.			12	b. <u>\$9,463.68</u>
13 Calcu	ılate the median fan	nily income that applies	to you. Follow these steps	:			
	the state in which you	,	Illinois	e Persona 			
	the number of people		97 - 39 - 47 - 47 - 47 - 47 - 47 - 47 - 47 - 4				
	the median family inc	ome for your state and size	e of			13	\$50,133.00
To fin	d a list of applicable n		go online using the link spe				
	do the lines compa		le at the bankruptcy clerk's	office.			
14a.	Line 12b is less the Go to Part 3.	nan or equal to line 13. On	the top of page 1, check t	oox 1, There is no presump	otion of abu	se.	
14b.	Line 12b is more Go to Part 3 and	than line 13. On the top o fill out Form 122A-2.	f page 1, check box 2, The	e presumption of abuse is o	determined l	by Form 122A-2.	
Part 3:	Sign Below						
By s	igning here, I declare	under penalty of perjury th	at the information on this s	statement and in any attach	ments is tru	ue and correct.	
×	/s/ Lovie Chapman	Savi In C	Regner	×			
5	Signature of Debtor 1			Signature of Debtor 2			
E	Date 12/12/2016 MM/DD/YYYY			Date 12/12/2016 MM/DD/YYYY			
		do NOT fill out or file Forr fill out Form 122A-2 and		ada da managa yangan san da sa sa sa da sa	engangan kan ang malakan kan dalah salah sal	amor mane in a succession of the second of t	emanasa ayya miyesinde yeki. Ilinda ay ka ay

Navient 1002 ARTHUR DR LYNN HAVEN , FL 32444

ILLINOIS COLLECTION SE 8231 185TH ST STE 100 TINLEY PARK, IL 60487

CREDIT ACCEPTANCE PO BOX 513 Southfield , MI 48037

CONVERGENT OUTSOURCING 800 SW 39TH ST RENTON , WA 98057

CHOICE RECOVERY 1550 Old Henderson Road, Suite S100 Columbus , OH 43220

PORTFOLIO RECOVERY ASS 120 CORPORATE BLVD STE 1 NORFOLK, VA 23502

SENEX SERVICES CORP 333 FOUNDS RD INDIANAPOLIS , IN 46268

FIRST PREMIER BANK PO Box 7999 c/o Stephen Dirksen Saint Cloud, MN 56302

KOHLS/CAPONE PO Box 30277 Salt Lake City, UT 84130

MBB 1550 N NORTWEST HWY STE 403 PARK RIDGE , IL 60068

Comcast 11621 E. Marginal Way # 5 Bankruptcy Dept Seattle , WA 98168 Dr. James Hogg 10232 S. Central Ave. Oak Lawn , IL 60453

Dressbarn po box 659704 San Antonio , TX 78265

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, IL 60181

Cook County Hospital & Health Systems 1901 W. Harrison St. Chicago , IL 60612

Peoples Gas 200 E. Randolph Chicago , IL 60601

Webb, Ollie 7901 S. Sacramento Apt. 1 North Chicago , IL 60652

check into Cash 201 Keith St Sw Ste 80 Cleveland , TN 37311

Cardinal Community Credit Union 8500 Westport Drive Apple Creek , OH 44606

Petty Bielik & Burke PC 4233 95th St Oak Lawn , IL 60453

Dr. French 8620 S Pulaski Rd Chicago , IL 60652

Christ Hospital 2139 Auburn Ave Cincinnati , OH 45219